

**EMV CARD-BASED IDENTIFICATION, AUTHENTICATION,
AND ACCESS CONTROL FOR REMOTE ACCESS**

ABSTRACT OF THE DISCLOSURE

The present invention is directed to a system and method which provide authentication for electronic transactions. The present invention involves inputting smart card information from a smart card into a payment enabled device and inputting an identification number into the payment enabled device. The smart card information and the identification number are then authenticated. Payment information is then sent from a server to a desired location after authenticating the smart card information and identification number.

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